

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-13630-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carlos E Chirino  
1465 37th Street  
North Bergen, NJ 07047

Social Security No.:  
xxx-xx-4812

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 12/12/19  
Time: 10:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Herbert B. Raymond, Debtor's Attorney

COMMISSION OR FEES  
\$1400.00

EXPENSES

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: November 14, 2019

JAN: zlh

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Carlos E Chirino  
DebtorCase No. 17-13630-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 137Page 1 of 3  
Total Noticed: 76

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Carlos E Chirino, 1465 37th Street, North Bergen, NJ 07047-2305  
 aty +Peter N Davis, Peter N. Davis & Associates, LLC, TD Banknorth Building,  
 100 Hamilton Plaza, Ste 420, Paterson, NJ 07505-2116  
 516751438 +AlticeUSA, 200 Jericho Quadrangle, Jericho NY 11753-2701  
 516665438 +BQN Borinquen Grill, 267 Orange Street, Newark, NJ 07103-3611  
 516665437 +Bergen Pain Management, 37 West Century Rd., Paramus, NJ 07652-1466  
 516665441 +Capital One Deposit, Recovery Department, PO Box 259360, Plano, TX 75025-9360  
 516890985 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516665444 Computer Credit, Inc., 640 W. 4th Street, PO Box 5238, PO Box 5238,  
 Winston Salem, NC 27113-5238  
 516665448 ++FIRST JERSEY CREDIT UNION, ONE CORPORATE DRIVE, WAYNE NJ 07470-3112  
 (address filed with court: First Jersey Credit Union, 245 Diamond Bridge Ave,  
 Hawthorne, NJ 07506)  
 516718884 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000,  
 Detroit, MI. 48255-0953)  
 516665449 +Ford Motor Credit, PO Box Box 542000, Omaha, NE 68154-8000  
 517063661 +Gila Group LLC, 1662 E. 24th St., Brooklyn, NY 11229-2402  
 516665450 +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915  
 516665452 +Hackensack University Medical Center, Attn: Certified Credit and Collection, PO Box 336,  
 Raritan, NJ 08869-0336  
 516665457 +KML Law Group, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
 516665458 +KML Law Group, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 516665461 +Meadowlands Hospital, Patient Billing Department, 55 Meadowlands Parkway,  
 Secaucus, NJ 07094-2977  
 516665462 +MedEast Post-Op & Surgical, Inc., PO Box 822796, Philadelphia, PA 19182-2796  
 516875061 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516665464 +Midland Mortgage, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
 516665465 Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
 516665467 Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
 516665470 +North Bergen MUA, 6200 Tonnelle Ave., North Bergen, NJ 07047-3312  
 516665471 +North Bergen Township, Tax Collector, 4233 Kennedy Blvd., North Bergen, NJ 07047-2779  
 516665472 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 516665475 #+Palisades Emergency Consultants, One Edgewater St., 6th Floor, Staten Island, NY 10305-4900  
 516665474 Palisades Emergency Consultants, Attn: Michael Harrison, Esq.,  
 3155 State Route 10, Ste. 214, Denville, NJ 07834-3430  
 516665476 +Palisades Medical Center, 1111 Paulison Avenue, Clifton, NJ 07011-3600  
 516665477 Palisades Medical Center, PO Box 31015, Newark, NJ 07101-0130  
 516665478 +Palisades Medical Center, Attn: Steven H. Finkelstein, LLC, PO Box 6905,  
 Elizabeth, NJ 07206-6905  
 516665479 Progressive Medical Imaging of Union Cit, Attn: Summit Collection Services, Inc.,  
 PO Box 306, Ho Ho Kus, NJ 07423-0306  
 516665481 +Qvc, Inc., Attn: Global Credit and Collection, 5440 N. Cumberland, Ste. 300,  
 Chicago, IL 60656-1486  
 516665482 Riverside Pediatric Group, PO Box 95000-4535, Philadelphia, PA 19195-4535  
 516665487 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08646-0245)  
 518471950 +Sall/Myers Medical Associates, P.A., 100 Hamilton Plaza, PO Box 2947,  
 Paterson, NJ 07509-2947  
 518471951 +Sall/Myers Medical Associates, P.A., PO Box 2947, Paterson, NJ 07509-2947  
 518471952 Sall/Myers Medical Associates, P.A., 611 River Dr. 4th floor, River Center 3,  
 Elmwood Park, NJ 07407  
 516665485 +Seventh Avenue, Attn: Account Control Systems, Inc., 85 Chestnut Ridge Rd., Ste. 113,  
 Montvale, NJ 07645-1836  
 516665486 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08646-0269  
 516665488 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 516665491 The Hamilton Collection, Attn: Universal Fidelity, LP, PO Box 219785,  
 Houston, TX 77218-9785  
 516665490 +The Hamilton Collection, 9333 Milwaukee Avenue, Niles, IL 60714-1303  
 516665492 +Total Gym, 835 Springdale Avenue, Ste. 206, Exton, PA 19341-2833  
 516784539 +U.S. Department of HUD, 451 7th St., S.W., Washington DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2019 00:20:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 15 2019 00:20:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 15 2019 00:25:11 Ascension Capital Group,  
 Attn: Capital One N.A. Department, PO BOX 165028, Irving, TX 75016-5028

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 76

Date Rcvd: Nov 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516758827 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 Ashro Lifestyle,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665440 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2019 00:25:07  
Capital One Bank Usa NA, 15000 Capital One Dr, Richmond, VA 23238  
516687372 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 15 2019 00:28:03  
Capital One Auto Finance, Attn: AIS Portfolio Services, LP, 4515 N Santa Fe Ave.,  
Dept. APS, Oklahoma City, OK 73118-7901  
516665439 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 15 2019 00:26:46  
Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
516737074 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 15 2019 00:25:11  
Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
516665442 E-mail/Text: ering@cbhv.com Nov 15 2019 00:20:38 Collection Bureau of Hudson Valley,  
PO Box 831, Newburgh, NY 12551-0831  
516665443 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 00:20:18 Comenity Capital/Blair,  
PO Box 182120, Columbus, OH 43218-2120  
516665445 +E-mail/PDF: creditonebknofications@resurgent.com Nov 15 2019 00:25:20 Credit One Bank NA,  
PO Box 98872, Las Vegas, NV 89193-8872  
516764103 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 Direct Charge,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665446 E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 DirectCharge,  
1112 7th Avenue, Monroe, WI 53566-1364  
516665447 E-mail/Text: bnc-bluestem@quantum3group.com Nov 15 2019 00:21:14 Fingerhut Advantage,  
PO Box 166, Newark, NJ 07101-0166  
516665454 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 00:27:54 Home Shopping Network,  
PO Box 29116, Shawnee Mission, KS 66201  
516665453 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 00:24:53 Home Shopping Network,  
PO Box 105982, Atlanta, GA 30348-5982  
516665455 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 00:26:11 Home Shopping Network,  
PO Box 981064, El Paso, TX 79998-1064  
516665456 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 00:20:18 Home Shopping Network,  
PO Box 182273, Columbus, OH 43218-2273  
516895943 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 15 2019 00:20:55 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
516665459 +E-mail/Text: bncnotices@becket-lee.com Nov 15 2019 00:19:43 Kohls/Capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516665460 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Nov 15 2019 00:21:22 Liberty Mutual,  
Attn: CCS Payment Processing Center, 725 Canton Stret, Norwood, MA 02062-2679  
516837790 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2019 00:20:39 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
516665463 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2019 00:20:39 Midland Funding,  
2365 Northside Dr., Ste. 30, San Diego, CA 92108-2709  
516665466 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 Montgomery Ward,  
1112 7th Ave, Monroe, WI 53566-1364  
516774806 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 Montgomery Ward,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665473 E-mail/Text: bcwrtoff@cablevision.com Nov 15 2019 00:21:22 Optimum, 1111 Stewart Avenue,  
Bethpage, NY 11714-3581  
516918169 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2019 00:28:06  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
516665480 E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 00:27:42 QVC, PO Box 105975,  
Atlanta, GA 30348-5975  
516873597 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 00:20:31  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516665483 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 Seventh Avenue,  
1112 7th Avenue, Monroe, WI 53566-1364  
516764026 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 00:21:34 Seventh Avenue,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665493 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 15 2019 00:21:14 Webbank/Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516665451\* +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915  
516665468\* Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665469\* Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665489\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 267,  
Trenton, NJ 08695)  
516665484\* Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 76

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Carlos E Chirino herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail5789@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5